

Optional Rider First-Occurrence Building Benefit

Series A-70250

FIRST-OCCURRENCE BUILDING BENEFIT: This benefit can be purchased in units of \$100 each, up to a maximum of five units or \$500. **All amounts cited in this rider are for one unit of coverage. If more than one unit has been purchased, then the amounts listed must be multiplied by the number of units in force.**

The **FIRST-OCCURRENCE BENEFIT** will be increased by \$100 for each unit purchased on each rider anniversary date while this rider remains in force. This rider benefit will be paid under the same terms as the **FIRST-OCCURRENCE BENEFIT**. This benefit will cease to build for each covered person on the anniversary date of this rider following the covered person's 65th birthday. However, regardless of the age of the covered person on the effective date of this rider, this benefit shall accrue for at least five years.

Riders become a part of the policy and are subject to all policy provisions unless otherwise stated. This rider will terminate if the policy to which it is attached terminates or if the premiums for this rider are not paid. The effective date of this rider is the effective date of the policy to which it is attached or the effective date of this rider, as stated on the Policy Schedule, if later.

Refer to policy and rider for complete details, limitations and exclusions.

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